

<i>SERFF Tracking Number:</i>	<i>CMBD-127800090</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Combined Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>50205</i>
<i>Company Tracking Number:</i>	<i>7041-AR-NT</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.005 Plan F (Basic) 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>Senior 2011 Medicare Supplement Rate Revision - 2010 Plan F</i>		
<i>Project Name/Number:</i>	<i>2011 Medicare Supplement Rate Revision - 2010 Plan F/7041-AR-NT</i>		

Filing at a Glance

Company: Combined Insurance Company of America

Product Name: Senior 2011 Medicare Supplement Rate Revision - 2010 Plan F SERFF Tr Num: CMBD-127800090 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010

SERFF Status: Closed-Approved- Closed State Tr Num: 50205

Sub-TOI: MS08I.005 Plan F (Basic) 2010

Filing Type: Rate

Co Tr Num: 7041-AR-NT

State Status: Approved-Closed

Author: Sue Thill

Reviewer(s): Stephanie Fowler

Date Submitted: 11/07/2011

Disposition Date: 11/08/2011

Disposition Status: Approved-Closed

Implementation Date Requested: 04/01/2011

Implementation Date:

State Filing Description:

General Information

Project Name: 2011 Medicare Supplement Rate Revision - 2010 Plan F Status of Filing in Domicile: Authorized

Project Number: 7041-AR-NT

Date Approved in Domicile: 05/08/2010

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 11/08/2011

State Status Changed: 11/08/2011

Deemer Date:

Created By: Sue Thill

Submitted By: Sue Thill

Corresponding Filing Tracking Number:

Filing Description:

Combined Insurance Company of America

FEIN Number 36-2136262

NAIC Number 626-62146

Individual Medicare Supplement Rate Filing

Rate Sheet Numbers:

7041-AR-NT for 2010 Plan F

7041-AR-T for 2010 Plan F

INDIVIDUAL MEDICARE - AGENT MARKETED

SERFF Tracking Number: CMBD-127800090 State: Arkansas
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Attached is our 2011 Medicare Supplement Rate Revision for the above captured policy.

The filing fee in the amount of \$50.00 was provided by EFT.

We are requesting the indicated increase on the following currently sold form:

Increase Form Numbers	Description	Approval Date	SERFF TRACKING #
0% 14911-AR-F	2010 Plan F	June 1, 2010	CMBD-126621449

The required actuarial material is enclosed.

Thank you for your review. If you need anything further, please feel free to contact me. If you have any questions or concerns regarding actuarial material, please contact Mary Beth Moran, Vice President and Actuary, at (847) 953-8150.

Company and Contact

Filing Contact Information

Sue Thill, Senior Policy Analyst	Sue.A.Thill@combined.com
1000 Milwaukee Avenue	847-953-1536 [Phone]
Glenview, IL 60025	847-953-1557 [FAX]

Filing Company Information

Combined Insurance Company of America	CoCode: 62146	State of Domicile: Illinois
1000 Milwaukee Avenue	Group Code: 626	Company Type:
Glenview, IL 60025	Group Name:	State ID Number:
(847) 953-1531 ext. [Phone]	FEIN Number: 36-2136262	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	1 RATE FILING = \$50
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Combined Insurance Company of America	\$50.00	11/07/2011	53550443

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	11/08/2011	11/08/2011

SERFF Tracking Number: CMBD-127800090 State: Arkansas

Filing Company: Combined Insurance Company of America State Tracking Number: 50205

Company Tracking Number: 7041-AR-NT

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 Sub-TOI: MS08I.005 Plan F (Basic) 2010

Product Name: Senior 2011 Medicare Supplement Rate Revision - 2010 Plan F

Project Name/Number: 2011 Medicare Supplement Rate Revision - 2010 Plan F/7041-AR-NT

Disposition

Disposition Date: 11/08/2011

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing. No increase was requested.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Combined Insurance Company of America	0.000%	0.000%	\$0	2	\$1,199	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	RATE SHEETS	Approved-Closed	Yes

SERFF Tracking Number:	CMBD-127800090	State:	Arkansas
Filing Company:	Combined Insurance Company of America	State Tracking Number:	50205
Company Tracking Number:	7041-AR-NT		
TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010	Sub-TOI:	MS08I.005 Plan F (Basic) 2010
Product Name:	Senior 2011 Medicare Supplement Rate Revision - 2010 Plan F		
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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	06/01/2010
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Combined Insurance Company of America	0.000%	0.000%	\$0	2	\$1,199	0.000%	0.000%

SERFF Tracking Number: CMBD-127800090 State: Arkansas

Filing Company: Combined Insurance Company of America State Tracking Number: 50205

Company Tracking Number: 7041-AR-NT

TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
Standard Plans 2010

Product Name: Senior 2011 Medicare Supplement Rate Revision - 2010 Plan F

Project Name/Number: 2011 Medicare Supplement Rate Revision - 2010 Plan F/7041-AR-NT

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 11/08/2011	RATE SHEETS	14911-AR-F	Other	Previous State Filing Number: Percent Rate Change Request:	2011 Arkansas Rate Sheets Plan F 2010.pdf

COMBINED INSURANCE COMPANY OF AMERICA
CHICAGO, ILLINOIS
NAIC COMPANY CODE #62146

MEDICARE SUPPLEMENT
FOR THE STATE OF ARKANSAS

2011 ANNUAL PREMIUM RATES
ISSUED AFTER 5/31/2010
POLICY FORM 14911
Plan F
Non-Tobacco Rates

Annual Premium
All Zip Codes

65 and Up

\$1,922.03

Modal Factors:

Semi-Annual:	0.52
PAC Monthly:	0.085

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MEDICARE SUPPLEMENT
FOR THE STATE OF ARKANSAS

2011 ANNUAL PREMIUM RATES
ISSUED AFTER 5/31/2010
POLICY FORM 14911
Plan F
Tobacco Rates

Annual Premium
All Zip Codes

65 and Up

\$2,220.86

Modal Factors:

Semi-Annual:	0.52
PAC Monthly:	0.085